

Shiv Chhatrapati Shikshan Sanstha's
Rajarshi Shahu Mahavidyalaya, Latur

(Autonomous)



**Structure and Curriculum of Four Year Multidisciplinary
Degree (Honors/Research) Programme with Multiple
Entry and Exit option**

Undergraduate Programme of Commerce & Management

B.Com. (Honors/Research) in Banking and Insurance

Board of Studies

in

Commercial and Mercantile Law

Rajarshi Shahu Mahavidyalaya, Latur

(Autonomous)

**Rajarshi Shahu Mahavidyalaya,
Latur (Autonomous)**

w.e.f. June, 2023

(In Accordance with NEP-2020)

Review Statement

The NEP Cell reviewed the Curriculum of **B.Com. (Honors/Research) in Banking and Insurance** Programme to be effective from the **Academic Year 2023-24**. It was found that, the structure is as per the NEP-2020 guidelines of Govt. of Maharashtra.

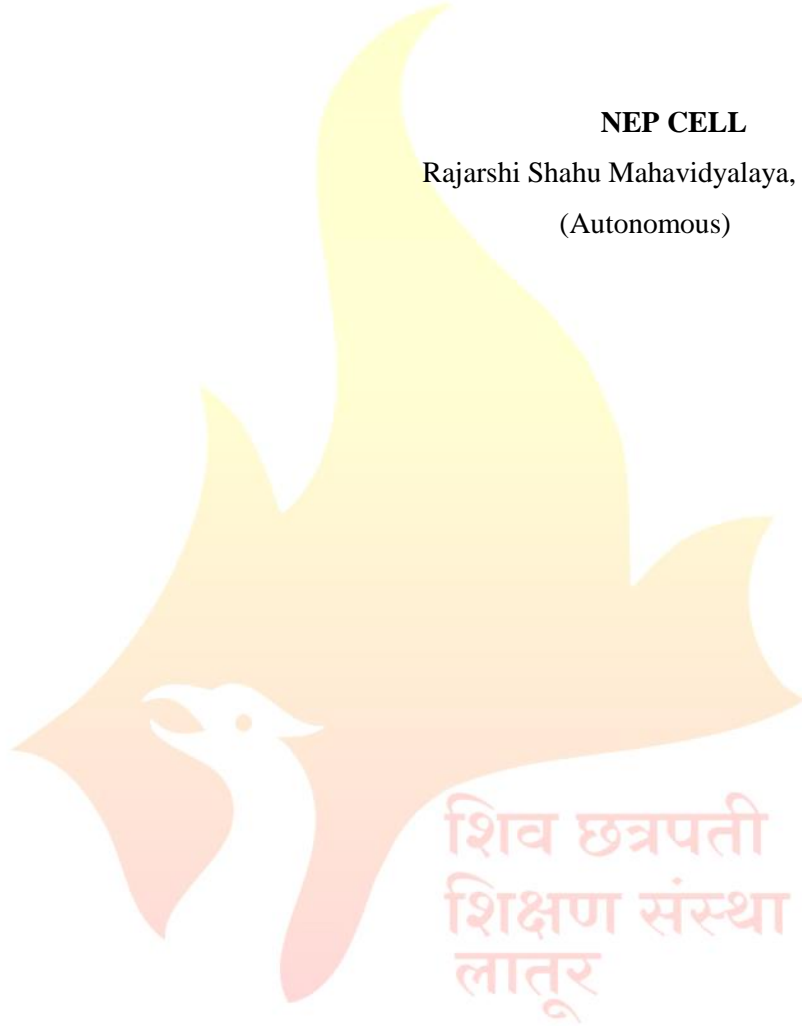
Date: 09/08/2023

Place: Latur

NEP CELL

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CERTIFICATE

I hereby certify that the documents attached are the Bonafide copies of the Curriculum of **B.Com (Honors/Research) in Banking and Insurance** Programme to be effective from the **Academic Year 2023-24.**

Date: 08/08/2023

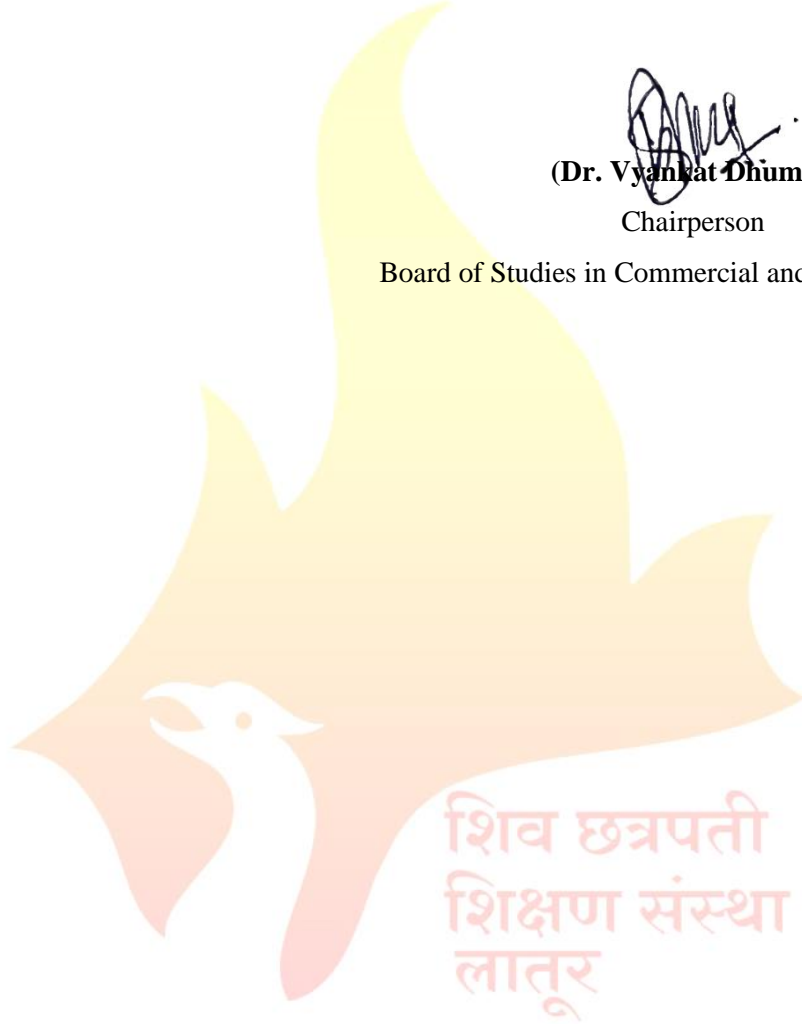
Place: Latur



(Dr. Vyankat Dhimal)

Chairperson

Board of Studies in Commercial and Mercantile Law



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Under the Faculty of Commerce**

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3	Dr. Girish Pillai Principal, Bhavan's N.A. Palkhivala Academy for Advanced Legal Studies and Research (PALSAR), Ramanattukara, Kozhikode, Kerala.	Member	Academic Council Nominee
4	Prof. Ashutosh Saxena Professor, Jai Hind College of Education (Autonomous), Church Gate, Mumbai.	Member	Expert from outside for Special Course
5	CA Digambar Sake Director, Brilliant Academy, Ambajogai Road, Latur.	Member	Expert from outside for Special Course
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8	Dr. Pushpalata S. Trimukhe	Member	Faculty Member
9	Dr. Prakash R. Rodiya	Member	Faculty Member
10	Mr. Avdhut V. Aradhya	Member	Faculty Member

From the Desk of the Chairperson...

The Government of India has initiated several measures to bring equity, efficiency and excellence in the Higher Education System in the nation. The important measures taken to enhance academic standards and quality in higher education include innovation and improvements in curriculum, teaching-learning process, examination and evaluation systems, besides governance and other matters. The Government issues the guidelines from time to time to improve the higher education system and maintain minimum standards and quality across the Higher Educational Institutions in India. The National Education Policy 2020 is the part of educational reforms in the nation. The academic reforms recommended by the NEP-2020 will lead to overall improvement in the Higher Education System.

With the quickly changing employment landscape and global ecosystem, it is becoming increasingly critical that students not only learn, but more importantly learn how to learn. Education moves towards learning about how to think critically and solve problems, how to be creative and multidisciplinary, and how to innovate and adapt new changing fields.

The department is trying to make education more experiential, holistic, integrated, inquiry-driven, discovery-oriented, learner-centered, discussion-based, flexible and enjoyable. The curriculum includes sports and fitness, languages, culture, values, in addition to commerce and management, to develop all aspects and capabilities of learners. We are trying to build character, enable learners to be ethical, rational, compassionate, and caring, while at the same time prepare them for gainful, fulfilling employment.

I am very much thankful, for giving me an opportunity to give the curriculum as per the needs of the society with the help of all the members of Board of Studies.

शिव छत्रपती
शिक्षण
लातूर



(Dr. Vyankat Dhumal)

Chairperson

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**Structure for Four Year Multidisciplinary Undergraduate Degree Programme in B.Com. in
Banking and Insurance Multiple Entry and Exit (In accordance with NEP-2020)**

Year & Level	Sem	Major		Minor	GE/OE	VSC/ SEC (VSEC)	AEC/ VEC	OJT,FP,CEP, RP	Credit per Sem.	Cum./Cr. per exit
		DSC	DSE							
1	2	3		4	5	6	7	8	9	10
I 4.5	I	DSC I: 04 Cr. DSC II: 04 Cr.	NA	NA	GE-I: 04 Cr.	VSC-I: 02 Cr. SEC-I: 02 Cr.	AEC-I MIL: 02 Cr. VEC-I: 02 Cr.	CC-I: 02 Cr. (NSS, NCC, Sports, Cultural)/ CEP-I: 02 Cr. (SES-I)/ OJT: 02 Cr. / Mini Project: 02 Cr.	22	44 Cr. UG Certificate
	II	DSCIII: 04 Cr. DSC IV: 04 Cr.	NA	NA	GE-II: 04 Cr.	VSC-II: 02 Cr. SEC-II: 02 Cr.	AEC- II MIL: 02 Cr. VEC- II: 02 Cr.	Generic IKS: 02 Cr.	22	
	Cum. Cr.	16	-	-	08	04+04= 08	04+02 +02=0 8	04	44	
Exit Option: Award of UG Certificate in Major with 44 Credits and Additional 04 Credits Core NSQF Course / Internship or continue with Major and Minor										

Abbreviations:

1. DSC : Discipline Specific Core (Major)
2. DSE : Discipline Specific Elective (Major)
3. DSM : Discipline Specific Minor
4. GE/OE : Generic/Open Elective
5. VSEC : Vocational Skill and Skill Enhancement Course
6. VSC : Vocational Skill Courses
7. SEC : Skill Enhancement Course
8. AEC : Ability Enhancement Course
9. MIL : Modern Indian Languages
10. IKS : Indian Knowledge System
11. FSRCE : Fostering Social Responsibility & Community Engagement
12. VEC : Value Education Courses
13. OJT : On Job Training
14. FP : Field Projects
15. CEP : Community Engagement and Service
16. CC : Co-Curricular Courses
17. RP : Research Project/Dissertation
18. SES : Shahu Extension Services

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Department of Commerce

B.Com. (Honors/Research) in Banking and Insurance

Year & Level	Semester	Course Code	Course Title	Credits	No. of Hrs.	
I 4.5	I	101BAI1101 (DSC-I)	Indian Banking System	04	60	
		101BAI1102 (DSC-II)	Insurance Products and Process	04	60	
		GE-I	From Basket	04	60	
		101BAI1501 (VSC-I)	Banking and Insurance Accounting	02	30	
		(SEC-I)	From Basket	02	30	
		(AEC-I)	From Basket	02	30	
		(VEC-I)	Constitution of India	02	30	
		AIPC/OJT-I	Mini Project - I	02	60	
	Total Credits				22	
	II	101BAI2101 (DSC-III)	Modern Indian Banking	04	60	
		101BAI2102 (DSC-IV)	Classical Insurance Practices	04	60	
		GE-II	From Basket	04	60	
		101BAI2501 (VSC-II)	Retail Banking	02	30	
		(SEC-II)	From Basket	02	30	
		(AEC-II)	From Basket	02	30	
(VEC-II)		FSRCE (CBPR)	02	30		
Generic IKS		Introduction to Indian Knowledge System	02	30		
Total Credits				22		
Total Credits (Semester I & II)				44		



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Programme Outcomes (POs) for B.Com Programme	
PO No.	After completion of this programme the students will be able to -
PO 1	Develop the ability to comprehend and imbibe core and functional concepts in banking and finance to strengthen the student to select the career paths like Banking, CA, CS, CMA and other competitive examinations.
PO 2	Enable the students to apply the knowledge of Accounting Principles and Practices especially the Bank and Insurance Accounting.
PO 3	Equip the students with requisite knowledge, skills and right attitude necessary to provide effective skills for handling human resource in organizations.
PO 4	Develop competent management professionals with strong ethical values, capable of assuming a pivotal role in various sectors of the Indian Economy and Society, aligned with the national priorities.
PO 5	Understand skills for analyzing of the business data, application of relevant analysis, and problem solving in other functional areas such as, finance, business strategy and human resources etc.
PO6	Develop the skills to be familiar Classical Insurance Practices as the part of Indian Knowledge System.
PO7	Acquaint the students with the importance of various Insurance products and processes as well as with the financial perspective of micro finance and lending.
PO8	Enrich the students with the knowledge of the various services offered by the Banking and its application in working along with the knowledge of Retail Accounting and Business Legal Framework.
PO9	Analyze the personal financial management and investment management and its application in business world for decision-making and build a strong formation on knowledge in different sectors of economy.
PO10	Create awareness and interest for research in academics and applied research for industry.



Semester - I

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Department of Commerce

Course Type: DSC-I

Course Title: Indian Banking System

Course Code: 101BAI1101

Credits: 04

Max. Marks: 100

Lectures: 60 Hrs.

Learning Objectives:

- LO 1. To understand the meaning of banking, functions of banks and the classification of banking.
- LO 2. To explore recent trends in banking and modern banking practices.
- LO 3. To examine the utilization of debit and credit cards in the banking system.
- LO 4. To familiarize with key electronic banking technologies such as MICR, RTGS, EDI, Tele-Banking, Home Banking, and Online Banking.

Course Outcomes:

After completion of course the student will be able to-

- CO 1. Gain knowledge about various types of banks, including commercial banks, cooperative banks, and central banks.
- CO 2. Understand the different types of customers in the banking sector, such as individuals, businesses, and government entities.
- CO 3. Comprehend the principles of lending in banking, including credit assessment, risk analysis, and loan disbursement.
- CO 4. Explore the concept of risk diversification in lending and understand how banks manage risk through portfolio diversification and credit risk assessment.

Unit No.	Title of Unit & Contents	Hrs.
I	Introduction to Banking	15
	1. Introduction, Meaning, Definition, Origin & Evolution of Banking. 2. Brief Structure of Financial System. 3. Classification of banks – Unit banking, Branch Banking, Group Banking, Chain Banking. Universal Banking & Core Banking. 4. Types of Accounts and Advances. 5. Types of Customers.	

Unit No.	Title of Unit & Contents	Hrs.
	6. Modern E-Payment Methods – RTGS, NEFT, SWIFT, Tele Banking, Mobile Banking, UPI, NPCI. Unit Outcomes: UO 1. Understand the concept of banking. UO 2. Knows the classification of banking.	
II	Role and Functions of Central Bank	14
	1. Establishment and Administrative Structure of RBI 2. Primary and Secondary Functions of RBI 3. Major Features of Banking Regulation Act, 1949 4. Role of RBI as a Government Bank 5. RBI Policies - Monetary Policy & Fiscal Policy. Unit Outcome: UO 1. Knows the Primary and secondary functions of RBI. UO 2. Understand the role of RBI.	
III	Commercial Banks	15
	1. Meaning and Importance of Commercial Banks 2. Classification of Commercial Banks 3. Types & Functions of Public Sector Banks 4. Types & Functions of Private Sector Banks Unit Outcomes: UO 1. Knows the meaning of Commercial Bank. UO 2. Understand the Functions of Commercial Bank	
IV	Cooperative Banks	16
	1. Meaning and role of Cooperative Banks 2. Classification of Cooperative Banks 3. Structure and Functions of Apex Banks 4. Structure and Functions of DCC Banks 5. Structure & Functions of Rural & Urban Cooperatives Unit Outcomes: UO 1. Understand the concept of Cooperative Banks. UO 2. Knows the functions of the Apex Banks and DCC Bank.	

Learning Resources:

1. Banking and Finance Year Book, Indian Institute of Banking and Finance, 2023
2. Indian Financial System, Bharati V. Pathak, Pearson Education, 2018

3. Indian Banking, S. Natrajan and Dr. R. Parmeswaran, S. Chand, 2013.
4. Indian Banking System, Dr. V. C. Sinha, SBPD Publishing House, 2020.
5. Indian Banking System, Jyoeta Deb, Evincepub Publishing, 2019
6. Banking Theory, Law, and Practice, Sanjiva Prasad, Pearson, 2021.
7. https://r.search.yahoo.com/_ylt=AwrPrxBg4KNkevgGJ3O7HAX.;_ylu=Y29sbwNzZzMEcG9zAzEEdnRpZAMEc2VjA3Ny/RV=2/RE=1688490209/RO=10/RU=https%3a%2f%2fwww.clearias.com%2findian-financial-system%2f/RK=2/RS=bR3cBXEFipvkeh6J4nNcGe3sy34-
8. <https://byjus.com/commerce/functions-of-the-central-bank/>
9. <https://byjus.com/commerce/functions-of-commercial-banks/>
10. <https://www.bankersadda.com/nbfc-in-india-types-and-functions/>
11. Journal of Banking and Finance: <https://www.journals.elsevier.com/journal-of-banking-and-finance>
12. Journal of Financial Economics: <https://www.journals.elsevier.com/journal-of-financial-economics>
13. Review of Financial Studies: <https://academic.oup.com/rfs>
14. Journal of Finance: <https://onlinelibrary.wiley.com/journal/15406261>
15. Journal of Financial Intermediation: <https://www.journals.elsevier.com/journal-of-financial-intermediation>
16. Journal of Money, Credit and Banking: <https://onlinelibrary.wiley.com/journal/15384615>
17. Journal of Corporate Finance: <https://www.journals.elsevier.com/journal-of-corporate-finance>
18. Journal of Financial Stability: <https://www.journals.elsevier.com/journal-of-financial-stability>

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Department of Commerce

Course Type: DSC-II

Course Title: Insurance Products and Processes

Course Code: 101BAI1102

Credits: 04

Max. Marks: 100

Lectures: 60 Hrs.

Learning Objectives

- LO 1. To learn basics of insurance sector.
- LO 2. To understand legal framework & schemes in Insurance
- LO 3. To acquaint the students with importance of insurance policies.
- LO 4. To have a comprehensive understanding of insurance industry

Course outcomes

After completion of course the student will be able to-

- CO 1. Take financial decisions.
- CO 2. Manage risks with insurance policies.
- CO.3. Understand insurance reforms in India.
- CO.4. Selects career path in insurance industry

Unit No.	Title of Unit & Contents	Hrs.
I	Introduction to Insurance industry	13
	<ul style="list-style-type: none">1. Meaning, definition and basic concepts of insurance2. Fundamental Principles of insurance3. Importance and Characteristics of insurance4. Classification of insurance, including Re-insurance <p>Unit Outcome:</p> <ul style="list-style-type: none">UO 1. Insurance conceptual understandingUO 2. Understand importance of insurance	
II	Reforms of Insurance Sector	16
	<ul style="list-style-type: none">1. An overview of insurance business in India2. Impact of liberalization on insurance industry opportunities, challenges and strategies3. Economic liberalization – Implications of liberalization in insurance sector4. Major recommendation of Malhotra Committee - its objectives	

Unit No.	Title of Unit & Contents	Hrs.
	Unit Outcome: UO 1. Restate insurance business in India UO.2. Lists strategies for insurance industry	
III	Insurance Legal Framework and Product	16
	1. Insurance Act 1938 – Registration, Nomination & Assignment 2. General Insurance Business Act 1972 & IRDA Act 1999 and its function. 3. Insurance ombudsman scheme 4. Types of Life Insurance Policy 5. Types of General Insurance Policy - Health, Marine, Motor, Fire, Commercial.	
	Unit Outcomes: UO.1. Lists various Insurance Acts UO.2. Recognizes Insurance products.	
IV	Insurance Process & Career in Insurance Sector	15
	1. Insurance intermediaries: Agents, Broker – functions, difference between insurance agent and insurance broker 2. Bancassurance. 3. Procedure for obtaining policy in life insurance & General Insurance 4. Claim settlement procedures in life insurance, fire insurance, motor insurance, and rural insurance 5. Underwriting – process and types of underwriters 6. Career opportunities in insurance sector	
	Unit Outcome: UO.1. Understands Insurance policies UO.2. Illustrate career opportunities in insurance industry	

Learning Resources:

1. Insurance Management- Dr.A.M. Nayar, Shree Niwas Publication, Jaipur-2016
2. Insurance Law and Practice- Dr. C.L.Tyagi, Dr. Madhu Tyagi,- Atlantic Publication, New Delhi-2013
3. Principles and Practices of Insurance- Dr. P. Periasamy- Himalaya Publishing House, Mumbai - 2018

4. Insurance Management (Principles & Practices)- Kamal Pal, B.S.Bodla, M.C. Garg- Deep & Deep Publication Pvt. Ltd, New Delhi- 2011
5. Kiran's LIC AAO Prelim Online Exam Practice Workbook by Kiran Prakashan
6. Complete Kit for All Bank & Insurance Exams | IBPS | SBI | RBI Assistant | IBPS RRB | LIC 2023 (English Printed Edition) By Adda247
7. The Insurance Times- The monthly journal on insurance in India in service since 1981
8. International & Reinsurance News- Construction Market & Risks Report; Markets: Umbrellas (Personal & Commercial)-Insurance Journal West Magazine
9. <https://www.ibef.org/industry/insurance-sector-india>
10. https://en.wikipedia.org/wiki/Insurance_in_India



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Department of Commerce

Course Type: VSC-I

Course Title: Bank and Insurance Accounting

Course Code: 101BAI1501

Credits: 02

Max. Marks: 50

Lectures: 30 Hrs.

Learning Objectives:

- LO 1. To familiarize the students with basic terms in accountancy and journal and ledger preparation.
- LO 2. To know the reasons behind the differences in Cash Book and Pass Book balance and Preparation of Bank Reconciliation Statement.
- LO 3. To understand insurance policies, coverage limits and claim settlement procedures.
- LO 4. To aware the need of insurance claim.

Course Outcomes:

After completion of course the student will be able to-

- CO 1. Understand the basic accounting concepts and maintaining account records.
- CO 2. Recognize differences in Cash Book balance and Pass Book balance.
- CO 3. Prepares Bank Reconciliation Statement for practical problems.
- CO 4. Valuate the statement of insurance claim as per average clause.

Unit No.	Title of Unit & Contents	Hrs.
I	Introduction of Accountancy	08
	<ol style="list-style-type: none">1. Meaning, Objectives of Accountancy2. Basic Accounting Terminologies3. Types and Rules of Debit and Credit4. Concepts of Journal and Ledger5. Numerical Problems on Journal and Ledger Preparation	
	Unit Outcomes: UO 1. Understand the basic concepts of accounting. UO 2. Apply rules of debit and credit.	
II	Bank Reconciliation Statement	12
	<ol style="list-style-type: none">1. Meaning, Definition and Importance of Bank Reconciliation Statement2. Reasons for Difference Between Cash Book and Pass Book Balance.3. Specimen of Bank Reconciliation Statement	

	<p>4. Preparation of Bank Reconciliation Statement</p> <p>5. Practical Problems on Bank Reconciliation Statement</p> <p>Unit Outcomes:</p> <p>UO 1. Knows the reasons behind the differences in Cash Book and Pass Book balance.</p> <p>UO 2. Prepares Bank Reconciliation Statement competently.</p>	
III	Insurance Claim	10
	<p>1. Meaning and Need of Insurance</p> <p>2. Types of Insurance</p> <p>3. Method of Calculation of Claim</p> <p>4. Claim for loss of stock</p> <p>5. Practical Problems on Loss of stock</p> <p>Unit Outcome:</p> <p>UO 1. Analyze the importance of insurance.</p> <p>UO 2. Apply insurance claim for loss of stock in practical.</p>	

Learning Resources:

1. Ready Reference on Accounting, CA G. Sekar, CA B. Saravana Prasath, Commercial Law Publishers (India), Pvt. Ltd., 2022
2. A new approach to Accountancy, H.R. Kotalwar, A new approach to Accountancy Vol III, Discovery Publishers, Latur. 2007
3. Fundamentals of Accounting, P.C.Tulsian, Tata McGraw Hill Publishing Company Ltd., Noida, 2015.
4. Advanced Accountancy, Jain and Narang, Himalaya Publishing House, 2018.
5. The International Journal of Accounting, ISSN 1094-4060.
6. Journal of Accounting and Economics, Impact Factor 7.293.
7. <https://www.investopedia.com/terms/h/hire-purchase.asp>
8. <https://kb.icai.org/pdfs/PDFFile5b28bdcfe1c309.30940167.pdf>
9. <https://www.wallstreetmojo.com/consignment-accounting/#:~:text=Consignment%20accounting%20is%20a%20type,goods%20is%20called%20the%20consignor.>
10. <https://www.accounting.com/resources/basic-accounting-terms/>
11. <https://www.caclubindia.com/articles/consignment-43080.asp>



Semester - II

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Department of Commerce

Course Type: DSC-III

Course Title: Modern Indian Banking

Course Code: 101BAI2101

Credits: 04

Max. Marks: 100

Lectures: 60 Hrs.

Learning Objectives:

- LO 1. To know the NPA norms issues by RBI time to time.
- LO 2. To know the various types of modern banking transactions.
- LO 3. To understand the types of NRI account and rules for operating NRI accounts.
- LO 4. To understand the role of bank in export business.

Course Outcomes:

After completion, of course the student will be able to-

- CO 1. Understand the basic norms regarding NPA.
- CO 2. Identify the suitable method of modern banking.
- CO 3. Understand the various types of modern banking.
- CO 4. Value the role of bank in export business.

Unit No.	Title of Unit & Contents	Hrs.
I	Non-Performing Assets and Their Classification	16
	<ul style="list-style-type: none">1. Introduction2. Non-performing assets3. Income recognition and reversal of income4. Asset Classification5. Capital Adequacy Ratio6. NPA Recovery measures7. RBI Guidelines on NPA8. One time settlement (OTS) policy of RBI9. Lokadalat10. Securitization Act, 200211. SARFAESI Amendment Act, 2004.	
	Unit Outcomes: <ul style="list-style-type: none">UO 1. Understand the NPA norms of RBI.UO 2. Know the loan recovery norms under SARFAESI Act.	

II	Non-resident Indians (NRIs) Deposit Schemes	13
	<ol style="list-style-type: none"> 1. Deposit Schemes of NRIs 2. FCNR (Banks) 3. N. R. (External) Rupee Account Scheme 4. N.R. (Ordinary) Account. 5. Premature withdrawals and other regulations. 	
	<p>Unit Outcomes:</p> <p>UO 1. Know the various accounts for NRI.</p> <p>UO 2. Aware about the regulations regarding NRI Accounts.</p>	
III	E-business, E-banking and E-Payment	15
	<ol style="list-style-type: none"> 1. E-business 2. E-Commerce 3. E-banking 4. E-Money 5. Online banking 6. Mobile banking 7. RTGS, SFMS, SWIFT, CHIPS, CHAPS, CHATS 8. Cheque truncation 9. Digital Signature 	
	<p>Unit Outcome:</p> <p>UO 1. Know the various types of modern banking transactions.</p> <p>UO 2. Aware about the modern banking facilities.</p>	
IV	ECGC – Export Credit Insurance	16
	<ol style="list-style-type: none"> 1. Export credit insurance 2. Risks covered 3. Banks responsibility 5. Specific policy 6. Financial guarantees 7. Special schemes 8. Specific approval list. 9. Documents to be submitted along with the claim form. 10. Sharing of recoveries. 	
	<p>Unit Outcome:</p> <p>UO 1. Aware about the role of banking in export business.</p> <p>UO 2. Know the risk and claim settlements.</p>	

Learning Resources:

1. Modern Indian Banking, Dr. B.V. Sudha, Himalaya Publishing House, Mumbai (2021).
2. Modern Banking of India, O.P.Agarwal, Himalaya Publishing House, Mumbai.
3. Modern Banking in India, Bishnupriya Mishra, New Century Publications.
4. E-banking in India, Rimpi Jatana, New Century Publications .
5. Money, Banking & Finance in India, R K Uppal, New Century Publications.
6. Modern Banking in India by R K Uppal, New Century Publications.



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Rajarshi Shahu Mahavidyalaya,
Latur (Autonomous)



Shiv Chhatrapati Shikshan Sanstha's
Rajarshi Shahu Mahavidyalaya, Latur

(Autonomous)

Department of Commerce

Course Type: DSC-IV

Course Title: Classical Insurance Practices

Course Code: 101BAI2102

Credits: 04

Max. Marks: 100

Lectures: 60 Hrs.

Learning Objectives:

- LO 1. To know the growth and development of insurance sector in India.
- LO 2. To know the various types of risk in insurance business.
- LO 3. To understand the essential elements of a contract of insurance.
- LO 4. To understand the organizational structure of LIC.

Course Outcomes:

After completion, of course the student will be able to-

- CO 1. Understand the basic evolution of insurance business.
- CO 2. Identify the various types of risks.
- CO 3. Understand the various elements of insurance contract.
- CO 4. Valuate the various terminologies of Insurance business.

Unit No.	Title of Unit & Contents	Hrs.
I	Evolution of Insurance Business in India	14
	<ul style="list-style-type: none">1. Ancient Concept of Life Insurance in India.2. First Insurance Legislation (1912)3. The World War I (1914-1918) and Life Insurance in India.4. Development of Insurance Acts in India.5. Growth of life insurance business in India.6. Nationalization of Life Insurance Business.7. Post Nationalization growth.	
	Unit Outcomes: <ul style="list-style-type: none">UO 1. Understand the growth of Life Insurance in India.UO 2. Know the development pre and post nationalization.	
II	Management of Risk	16
	<ul style="list-style-type: none">1. Nature and Scope of Risk management.2. Methods of handling risks.3. Meaning, features and importance of Risk Management.	

	<p>4. Risks insurance management process.</p> <p>5. Principles of risk insurance management.</p> <p>Unit Outcomes:</p> <p>UO 1. Know the various methods of risk handling.</p> <p>UO 2. Aware about the principles of risk insurance management.</p>	
III	Essentials of Contract of Insurance	14
	<p>1. Introduction.</p> <p>2. Essential Elements of a contract of insurance.</p> <p>3. Insurance Documents</p> <p>4. Essentials of Life Insurance.</p> <p>5. Classification of Life Insurance Policies.</p> <p>Unit Outcome:</p> <p>UO 1. Analyze the essential elements of contract of insurance.</p> <p>UO 2. Know the various types of life insurance policies.</p>	
IV	Assignment of Life Policies	16
	<p>1. Meaning and Procedure.</p> <p>2. Nomination of Life policy</p> <p>3. Difference between Assignment and Nomination.</p> <p>4. Important terminologies of life insurance – Surrender value, paid up value, difference between surrender value and paid up value, days of grace, lapsed policies, loans on policies, proof of age, proof of death, suicide of the insured, payment of claims.</p> <p>5. Life Insurance Corporation of India – Organizational structure, advantage of life insurance, important functions of LIC.</p> <p>6. Role of LIC in Indian Economy.</p> <p>Unit Outcome:</p> <p>UO 1. Distinguish between assignment and nomination.</p> <p>UO 2. Know the organizational structure and function of LIC.</p>	

Learning Resources:

1. Life Insurance in India : A Historical and Analytical Study, A.N. Allahabad Law Journal Company, Allahabad (1961).
2. Prudential Insurance Company of America, ed. The Documentary History of Insurance, 1000 B. C. - 1875 A. D. (1915)
3. Principles and Practice of Insurance, Dr. P. Periasamy, Himalaya Publishing House, Mumbai.
4. Insurance Education Series, Insurance Regulatory and Development Authority of India.
5. Essentials of Insurance and Risk Management, Dr. P.K.Gupta, Himalaya Publishing House, Mumbai.
6. Insurance Principles and Practice, M.N.Mishra, S. Chand Publication, New Delhi.



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Department of Commerce

Course Type: VSC-II

Course Title: Retail Banking

Course Code: 101BAI2501

Credits: 02

Max. Marks: 50

Lectures: 30 Hrs.

Learning Objectives:

- LO 1. To familiarize with retail banking.
- LO 2. To describe the types of bank accounts.
- LO 3. To understand the various types of bank account and rights of depositors.
- LO 4. To aware about the lending principles.

Course Outcomes:

After completion of course the student will be able to-

- CO 1. Understand the of retail banking.
- CO 2. Recognize the types of accounts.
- CO 3. Aware about the rights of the depositors.
- CO 4. Know the various principles of lending.

Unit No.	Title of Unit & Contents	Hrs.
I	Introduction to Retail Banking	09
	<ul style="list-style-type: none">1. History and Definition2. Features of Retail Banking3. SWOT Analysis of Retail Banking4. Advantages and Disadvantages of Retail Banking5. Prerequisite conditions for the success of Retail Banking6. Challenges of Retail Banking7. Retail Banking in India	
	<p>Unit Outcomes:</p> <ul style="list-style-type: none">UO 1. Understand the basic concepts of retail banking.UO 2. Know the advantages and disadvantages of retail banking.	
II	Basis of Bank Account	10
	<ul style="list-style-type: none">1. Introduction2. Types of Bank Accounts – Saving Bank Account, Current Account, Term Deposits, Deposits held in FCNR Accounts, Joint Accounts.	

	<p>3. Rights of Depositors.</p> <p>4. Types of Bank Customers – Minor & Women Literates and Illiterates, Lunatics, Trustees, Executors and administrators, Limited Companies, Clubs, Societies and Charitable institutions, Non-Resident.</p>	
	<p>Unit Outcomes:</p> <p>UO 1. Knows the various types of bank account.</p> <p>UO 2. Aware about the rights of the depositor.</p>	
III	Loans and Advances	11
	<p>1. Principles of Retail lending – General Principles, Six ‘C’ Principles, Sources of information.</p> <p>2. Types of Retail Advances – Personal Loans, Consumer loans, Home Loans, Auto loans, Educational loans, Installment credit, Loan against shares, Loan against automobiles, Loan against home, Marriage loans, Single Payment loans, Bank Credit cards, 30-day charge card.</p> <p>3. Loan Evaluation Procedure.</p>	
	<p>Unit Outcome:</p> <p>UO 1. State the general principles of lending.</p> <p>UO 2. Explain the process of loan evaluation.</p>	

Learning Resources:

1. Retail Banking Challenges and Recent Trends in India, Suresh Bihari, Himalaya Publishing House, Mumbai.
2. Fundamentals of Retail Banking, O.P. Agrawal, Himalaya Publishing House, Mumbai.
3. Retail Banking, Macmillan, Indian Institute of Banking and Finance.
4. Retail Banking, Study material, Dr. Babasaheb Ambedkar Open University.
5. Retail Banking A Practical Approach, Dr S C Bihari, Skylark Publication, Varanashi.
6. Retail Banking, Ankur Pancholi, Jain Book Agency, New Delhi.



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UG First Year

Basket I: Generic/Open Elective (GE/OE)

(GEs offered to the Commerce and Management students in Sem.-I/II)

Sr. No.	BoS Proposing GE/OE	Code	Course Title	Credits	Hrs.
1	English	101ENG1401	Business Communication & Grammar	04	60
2	Computer Science	101COS1401	Fundamentals of Computers	04	60
3	Information Technology	101COA1401	Web Designing	04	60
4	Marathi	101MAR1401	स्पर्धा परीक्षा आणि मराठी भाषा	04	60
5	Mathematics	101MAT1401	Fundamentals of Mathematics	04	60
6	Political Science	101POL1401	Human Rights	04	60
7	Biotechnology	101BIO1401	Nutrition, Health and Hygiene	04	60
8	Information Technology	101COM1401	MS-Office	04	60
9	Music	101MUS1401	Indian Vocal Classical & Light Music	04	60
10	NCC Studies	101NCC1401	Introduction to NCC	04	60
11	Sports	101SPO1401	Counseling and Psychotherapy	04	60

Note: Student can choose any one GE from the basket.



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Basket II: Skill Enhancement Courses (SEC)

(SEC offered to the Commerce and Management students in Sem.-I/II)

Sr. No.	BoS Proposing SEC	Code	Course Title	Credits	Hrs.
1	Commerce	101MAE1601	Office Management	02	30
2	Computer Science	101COS1601	Data Analysis and Computer Application	02	30-45
3	English	101ENG1601	Proof Reading and Editing	02	30
4	English	101ENG1602	Communication Skills	02	30
5	Geography	101GEO1601	Tourism & Travel Management	02	30-45
6	Information Technology	101COA1601	PC Assemble and Installation	02	30-45
7	Marathi	101MAR1601	कथा/पटकथालेखन	02	30
8	NCC	101NCC1601	Leadership and Personality Development	02	30
9	Zoology	101ZOO1601	Bee Keeping	02	30-45

Note: Student can choose any one SEC from the basket.

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Basket III: Ability Enhancement Courses (AEC)

(AEC offered to the Science & Technology students in Sem.-I/II)

Sr. No.	BoS Proposing AEC	Code	Course Title	Credits	Hrs.
1	Marathi	101MAR7101	भाषिक कौशल्य भाग – १	02	30
2	Hindi	101HIN7101	हिंदी भाषा शिक्षण भाग – १	02	30
3	Sanskrit	101SAN7101	व्यावहारिक व्याकरण व नितिसुभाषिते	02	30
4	Pali	101PAL7101	उपयोजित व्याकरण	02	30

Note: Student can choose any one AEC from the basket.



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Extra Credit Activities

Sr. No.	Course Title	Credits	Hours T/P
1	MOOCs	Min. of 02 credits	Min. of 30 Hrs.
2	Certificate Courses	Min. of 02 credits	Min. of 30 Hrs.
3	IIT Spoken English Courses	Min. of 02 credits	Min. of 30 Hrs.

Guidelines:

Extra -academic activities

1. All extra credits claimed under this heading will require sufficient academic input/ contribution from the students concerned.
2. Maximum 04 extra credits in each academic year will be allotted.
3. These extra academic activity credits will not be considered for calculation of SGPA/CGPA but will be indicated on the grade card.

Additional Credits for Online Courses:

1. Courses only from SWAYAM and NPTEL platform are eligible for claiming credits.
2. Students should get the consent from the concerned subject Teacher/Mentor/Vice Principal and Principal prior to starting of the course.
3. Students who complete such online courses for additional credits will be examined/verified by the concerned mentor/internal faculty member before awarding credits.
4. Credit allotted to the course by SWAYAM and NPTEL platform will be considered as it is.

Additional Credits for Other Academic Activities:

1. One credit for presentation and publication of paper in International/National/State level seminars/workshops.
2. One credit for measurable research work undertaken and field trips amounting to 30 hours of recorded work.
3. One credit for creating models in sponsored exhibitions/other exhibits, which are approved by the concerned department.
4. One credit for any voluntary social service/Nation building exercise which is in collaboration with the outreach center, equivalent to 30 hours
5. All these credits must be approved by the College Committee.

Additional Credits for Certificate Courses:

1. Students can get additional credits (number of credits will depend on the course duration) from certificate courses offered by the college.
2. The student must successfully complete the course. These credits must be approved by the Course Coordinators.
3. Students who undertake summer projects/ internships/ training in institutions of repute through a national selection process, will get 2 credits for each such activity. This must be done under the supervision of the concerned faculty/mentor.

Note:

1. The respective documents should be submitted within 10 days after completion of Semester End Examination.
2. No credits can be granted for organizing or for serving as office bearers/ volunteers for Inter-Class / Associations / Sports / Social Service activities.
3. The office bearers and volunteers may be given a letter of appreciation by the respective staff coordinators. Besides, no credits can be claimed for any services/ activities conducted or attended within the college.
4. All claims for the credits by the students should be made and approved by the mentor in the same academic year of completing the activity.
5. Any grievances of denial/rejection of credits should be addressed to Additional Credits Coordinator in the same academic year.
6. Students having a shortage of additional credits at the end of the third year can meet the Additional Credits Coordinator, who will provide the right advice on the activities that can help them earn credits required for graduation.

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Examination Framework

Theory:

40% Continuous Assessment Tests (CATs) and 60% Semester End Examination (SEE)

Practical:

50% Continuous Assessment Tests (CATs) and 50% Semester End Examination (SEE)

Course	Marks	CAT & Mid Term Theory				CAT Practical		Best Scored CAT & Mid Term	SEE	Total
		Att.	CAT I	Mid Term	CAT II	Att.	CAT			
1	2	3				4		5	6	5 + 6
DSC/DSE/GE/OE/Minor	100	10	10	20	10	-	-	40	60	100
DSC	75	05	10	15	10	-	-	30	45	75
Lab Course/AIPC/OJT/FP	50	-	-	-	-	05	20	-	25	50
VSC/SEC/AEC/VEC/CC	50	05	05	10	05	-	-	20	30	50

Note:

1. All Internal Exams are compulsory
2. Out of 02 CATs best score will be considered
3. Mid Term Exam will be conducted by the Exam Section
4. Mid Term Exam is of Objective nature (MCQ)
5. Semester End Exam is of descriptive in nature (Long & Short Answer)
6. CAT Practical (20 Marks): Lab Journal (Record Book) 10 Marks, Overall Performance 10 Marks